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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/872,447	06/01/2001	James W. Taylor	P/2167-278	2082

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HUNTON & WILLIAMS LLP  
INTELLECTUAL PROPERTY DEPARTMENT  
1900 K STREET, N.W.  
SUITE 1200  
WASHINGTON, DC 20006-1109

EXAMINER
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APPLE, KIRSTEN SACHWITZ

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 07/05/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/872,447

Applicant(s)

TAYLOR ET AL.

Examiner

Kirsten S. Apple

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 01 June 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-69 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-69 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 01 June 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                                   | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | Paper No(s)/Mail Date. _____  |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>9-7-2005 &amp; 9-4-01</u> .   | 6) <input type="checkbox"/> Other: _____                                    |

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## Detailed Action

This action is in response to the application filed on 06/01/2001.

### *Priority*

Acknowledgment is made of applicant's claim for prior priority date of U.S. Provisional Patent Application 60/262,960 filed on 01/19/2001.

### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-69 are rejected under 35 U.S.C. 102(e) as being anticipated by Walker (US Patent 6,088,686).

**Re claim 1 & 32 & 43 & 57:** Walker discloses:

*A method & system of offering a financial product to a customer, comprising:*

*Maintaining a web site (see Walker, paragraph 36, "on-line processing")*

*Receiving identification information regarding the customer over a network connection*

*(see Walker, Figure 40, Item 2002)*

*Forwarding the ID information to a financial institution adapted to determine if the customer qualifies for the offer of the financial product (see Walker, Figure 40, Item 2004)*

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*Retrieving data related to the identification information (see Walker, Figure 40, Item 2006)*

*Determining if the customer qualifies to receive an offer of financial product in response to the retrieved data (see Walker, Figure 42, Item 2054)*

*Offering the financial product to the customer if the customer qualifies (see Walker, Figure 51, Item 2252)*

*Wherein the acts of receiving, retrieving and determining and offering occur in real-time (see Walker, abstract, "real-time")*

*Claim 43 also includes:*

*a first interface received customer info (see Walker, Figure 1A, Item 50)*

*a second interface received ID info (see Walker, Figure 1B, Item 54)*

*a processor coupled to interfaces (see Walker, Figure 1B, Item 26)*

**Re claim 2 & 4:** Walker discloses:

*while/in parallel to the customer is conducting a transaction (see Walker, Figure 1A, Item 14)*

**Re claim 3 & 5:** Walker discloses:

*The transaction is conducted on-line or via telephone (see Walker, paragraph 36, "on-line processing" it is inherent that transaction is over a communication medium such as a telephone)*

**Re claim 6 & 44:** Walker discloses:

*ID info is received directly from the customer (see Walker, figure 1A, item 10)*

**Re claim 7:** Walker discloses:

*ID info is received from an entity other than the customer (see Walker, Figure 1A, item 12)*

**Re claim 8:** Walker discloses:

*Entity is a merchant that sells products or services (see Walker, Figure 1A, item 12)*

**Re claim 9 & 33 & 45 & 58:** Walker discloses:

*ID info is any info that personally ID the customer*

*The examiner claim that it is inherent that ID info is any info that personally ID the customer*

**Re claim 10 & 34 & 46 & 59:** Walker discloses:

*ID info is selected from the group consisting of: Name, address, Social Security, account ID number, Password, computer ID tag, and any combination thereof. (see Walker, paragraph 20, "social security number")*

**Re claim 11 & 47 & 60:** Walker discloses:

*Obtaining at least a portion of the data from external sources/database (see Walker, Figure 1B, item 54)*

**Re claim 12 & 48 & 61:** Walker discloses:

*External source/database is at least on credit bureau (see Walker, Figure 1B, item 28)*

**Re claim 13 & 62:** Walker discloses:

*Data includes credit related data (see Walker, Figure 1B, item 28)*

**Re claim 14:** Walker discloses:

*Credit related data contains FICO scores data, delinquency data, credit activity data and credit history data. (see Walker, Column 19, line 33)*

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**Re claim 15:** Walker discloses:

*Data includes demographic data (see Walker, Column 20, line 13)*

**Re claim 16:** Walker discloses:

*Demographic data contains info related to residence, income, household make-up and lifestyle of the customer*

*It is inherent that demographic data contains residence, income, household make-up and lifestyle of the customer*

**Re claim 17 & 35 & 50 & 63:** Walker discloses:

*Customer is a person*

*It is inherent that a customer would include a entity such as a person or business*

**Re claim 18 & 23 & 36 & 51 & 54 & 64 & 67:** Walker discloses:

*Offer a credit card, a overdraft product, a mortgage, a mortgage refinancing, an auto loan, a student loan, a personal loan, insurance, a home equity loan, a credit line extension or a margin lending product. (see Walker, Figure 42, item 2084)*

**Re claim 19 & 52 & 65:** Walker discloses:

*The step of offering the financial product includes offering financial product packages*

**Re claim 20:** Walker discloses:

*Customizing each of the financial product packages for a customer based on the data (see Walker, Figure 49, item 2208)*

**Re claim 21:** Walker discloses:

*Grouping each of the financial product packages into conservative, normal or flexible financial product packages. (see Walker, Figure 49, item 2208 & Figure 51, item 2252)*

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**Re claim 22 & 53 & 66:** Walker discloses:

*Customer is a business*

*It is inherent that a customer would include a entity such as a person or business*

**Re claim 24 & 37:** Walker discloses:

*Receiving a response to the offer (see Walker, Figure 51, item 2254)*

**Re claim 25 & 38:** Walker discloses:

*Response occurs in real-time (before completion on web site) (see Walker, abstract, "real-time")*

**Re claim 26 & 39:** Walker discloses:

*Response is acceptance or refusal (see Walker, Figure 51, item 2254, "yes" or "no")*

**Re claim 27 & 40:** Walker discloses:

*Financial product is immediately usable by the customer after receiving the acceptance of the offer without the need to again qualify the customer based on the retrieved data (see Walker, Figure 51, item 2256 and Figure 1B, Item 40)*

**Re claim 28 & 41:** Walker discloses:

*Verify the ID of the customer after receiving the acceptance of the offer before the financial product is immediately usable by the customer (see Walker, Figure 51, item 2258 and Figure 1B, Item 40)*

**Re claim 29 & 56:** Walker discloses:

*Step of offering the financial product is performed by an entity other than performing the step of determining if the customer qualifies for the offer (see Walker, Figure 1B, item 58)*

**Re claim 30 & 55 & 68:** Walker discloses:

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*Step of retrieving data (by third interface) and determining if the customer qualifies (processor) are performed by a financial institution (see Walker, Figure 1B, Item 58 & 60)*

**Re claim 31 & 42 & 69:** Walker discloses:

*Financial institution is a bank, credit union or saving & loan organization. (see Walker, Figure 1B, Item 58 & 60)*


### ***Contact Information***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kirsten S. Apple whose telephone number is 571.272.5588. The examiner can normally be reached on Monday - Friday 7:30-6:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Sam Sough can be reached on 571.272.6799. The fax phone number for the organization where this application or proceeding is assigned is 571-272-6126.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

ksa

  
HYUNG SOUGH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600